

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF MISSISSIPPI**

**In Re: MARGARET E. BAKER**

**CHAPTER 13  
NO: 10-10619 DWH**

**Vanderbilt Mortgage & Finance, Inc.  
P. O. Box 9800  
Maryville, TN 37802**

**NOTICE**

YOU ARE HEREBY NOTIFIED that a written response to the Objection to Secured Claim of Vanderbilt Mortgage & Finance, Inc. must be filed via ECF if you are registered with the Electronic Case Filing system, or in the alternatively by mail with:

David J. Puddister, Clerk  
U.S. Bankruptcy Court  
Thad Cochran, U.S. Courthouse  
703 Highway 145 North  
Aberdeen, MS 39730

with a copy served on Robert Gambrell, attorney for the debtor and the Chapter 13 Trustee, on or before twenty-one (21) days from the date of this notice, or the Court may enter Confirmation Order, which shall sustain this Objection to Secured Claim of Vanderbilt Mortgage & Finance, Inc. and shall set the amount of your arrears claim, determine the amount of interest allowed to be charged, if any is allowed at all, shall set the value of the collateral, and the manner in which the claim shall be treated and paid by the trustee. The entry of the Confirmation order shall grant all relief requested therein. In the event a written response is filed, the Court will notify you of the date, time and place of the hearing thereon.

DATED: 03/30/10  
CHAPTER 13 TRUSTEE:  
Locke Barkley  
P. O. Box 55829  
Jackson, MS 39296  
(601)355-6661

/s/ Robert Gambrell  
Robert Gambrell, Atty for Debtor  
101 Ricky D. Britt Blvd., Ste. 3  
Oxford, MS 38655  
(662)281-8800 / Fax: 662-202-1004  
MS Bar # 4409

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF MISSISSIPPI**

**In Re: MARGARET E. BAKER**

**CHAPTER 13  
NO: 10-10619 DWH**

**OBJECTION TO SECURED CLAIM OF  
VANDERBILT MORTGAGE & FINANCE, INC.**

COMES NOW, Debtor, by and through undersigned counsel, and files this Objection to Secured Claim of Vanderbilt Mortgage & Finance, Inc. to the following pre-petition claim and requests the Court to set the amount of the claim, or to set the value of the collateral for purpose of plan confirmation, or to determine the manner in which the arrears claim shall be treated and paid by the trustee:

DESCRIPTION OF COLLATERAL: 36 Elbert Smith Rd., Batesville, MS 38606

Amount of arrears claim (Cln #1): \$13,072.26

TREATMENT: Debtor does not object to the amount of the arrears claim, but asserts that the amount shown on the proof of claim does not include the March, 2010 payment as proposed by the Plan. Thus, the claim should be amended to include the March payment which should make the arrears claim \$13,630.82. However, Debtor does object to the payment of any interest on the amended claim.

Vanderbilt Mortgage & Finance, Inc. shall comply with the provisions and terms of the Standing Order Delineating Certain Post Confirmation Practices in Chapter 13 Bankruptcy Cases entered by the Bankruptcy Court for the Northern District of Mississippi on the 15th day of July, 2008.

DATED: 03/30/10

/s/ Robert Gambrell  
Robert Gambrell, Atty for Debtor

CERTIFICATE OF SERVICE

I, ROBERT GAMBRELL, Attorney for the above listed Debtor, do hereby certify that the following have been served electronically via ECF with a copy of the above Objection to Secured Claim of Vanderbilt Mortgage & Finance, Inc. and Notice of said Objection:

R. Michael Bolen, United States Trustee: USTPRegion05.JA.ECF@usdoj.gov  
Locke D. Barkley, Chapter 13 Trustee: sbeasley@barkley13.com

I, further certify that I have this date mailed postage prepaid, a true and correct copy of said Objection and Notice to the following:

Vanderbilt Mortgage & Finance, Inc.  
P. O. Box 9800  
Maryville, TN 37802

This the 30<sup>th</sup> day of March, 2010.

/s/ Robert Gambrell  
ROBERT GAMBRELL